

Information to identify the case:Debtor 1 **Michael J Genovese**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4877**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Illinois**Case number: **15-27738**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael J Genovese

December 29, 2015**For the court:**Jeffrey P. Allsteadt, Clerk
United States Bankruptcy
Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of Illinois

In re:
Michael J Genovese
Debtor

Case No. 15-27738-JBS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 24

Date Rcvd: Dec 29, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2015.

db
23601226 +Michael J Genovese, 1148 W. Monroe Street, Unit 3NW, Chicago, IL 60607-2589
23686629 +Activity Collection Se, 664 N Milwaukee Ave, Prospect Heights, IL 60070-2300
Bank of America, N.A., c/o Manley Deas Kochalski LLC, P.O. Box 165028,
Columbus, OH 43216-5028
23601232 +Byline Bank, 7460 W. Irving Park Road, Norridge, IL 60706-2141
23601233 +Capl/Gatwy, Po Box 703, Wood Dale, IL 60191-0703
23601239 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
23627533 +JP Graziano Grocery, c/o James O Stola, 1332 N Halsted Ste 405, Chicago, Il 60642-2624
23743395 +JPMorgan Chase Bank, National Association, c/o Pierce & Associates,
1 N. Dearborn, Suite 1300, Chicago, IL 60602-4321
23601242 +Joseph Zuccherro, 805 Marvin Parkway, Park Ridge, IL 60068-2422
23601243 +Len Metzl, 110 N. York Street, Suite, Elmhurst, IL 60126-2872
23601244 +Mbb, 1460 Renaissance Dr, Park Ridge, IL 60068-1331
23601246 +Tina Bunaro, 300 E. 5th Avenue, Naperville, IL 60563-3177
23601247 Town Management Inc., 220 5th Avenue, Naperville, IL 60563
23601248 +Tsys Merchant Solution, Po Box 3190, Omaha, NE 68103-0190

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: BMKDESMOND.COM Dec 30 2015 00:14:00 Michael K Desmond, Figliulo & Silverman P C,
10 S LaSalle Suite 3600, Chicago, IL 60603-1032
23601227 +EDI: AMEREXPR.COM Dec 30 2015 00:13:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
23601229 EDI: BANKAMER.COM Dec 30 2015 00:13:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
23601228 +EDI: BANKAMER.COM Dec 30 2015 00:13:00 Bk Of Amer, 1800 Tapo Canyon Rd,
Simi Valley, CA 93063-6712
23601234 EDI: CAPITALONE.COM Dec 30 2015 00:13:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238
23601237 +EDI: CHASE.COM Dec 30 2015 00:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
23601241 EDI: IRS.COM Dec 30 2015 00:13:00 Internal Revenue Service, Cincinnati, OH 45999-0039
23601240 E-mail/Text: rev.bankruptcy@illinois.gov Dec 30 2015 00:31:58 Illinois Dept. of Revenue,
Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338
23601245 +E-mail/Text: nvprofcollections@msn.com Dec 30 2015 00:32:53 Nevada Professional Co,
122 N Holderrieth Blvd #, Tomball, TX 77375-4256
23601249 +EDI: USBANKARS.COM Dec 30 2015 00:14:00 Us Bank, Po Box 130, Hillsboro, OH 45133-0130
TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23601230* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
23601231* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
23601235* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238)
23601236* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238)
23601238* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2015 at the address(es) listed below:

Andrew J Nelson on behalf of Creditor JPMorgan Chase Bank, National Association
anelson@atty-pierce.com, northerndistrict@atty-pierce.com
Arnold H. Landis on behalf of Plaintiff Joseph Zuccherio arnoldlandisl@ameritech.net,
jglandislaw@yahoo.com;cle@ameritech.net;skarova@ameritech.net;bryanthompson@ameritech.net;skarova
@landislaw.net;bthompson@landislaw.net;cle@landislaw.net;alandis@landislaw.net
Arnold H. Landis on behalf of Creditor Joseph Zuccherio arnoldlandisl@ameritech.net,
jglandislaw@yahoo.com;cle@ameritech.net;skarova@ameritech.net;bryanthompson@ameritech.net;skarova
@landislaw.net;bthompson@landislaw.net;cle@landislaw.net;alandis@landislaw.net
Arthur Czaja on behalf of Debtor 1 Michael J Genovese arthur@czajalawoffices.com
Christopher M Brown on behalf of Creditor JPMorgan Chase Bank, National Association
northerndistrict@atty-pierce.com, cbrown@atty-pierce.com
Keith Levy on behalf of Creditor Bank of America, N.A. amps@manleydeas.com
Michael K Desmond mkd.trustee@fslegal.com, IL23@ecfcbis.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Toni Townsend on behalf of Creditor JPMorgan Chase Bank, National Association
toni.townsend@pierceservices.com, northerndistrict@atty-pierce.com

TOTAL: 9